

1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.

*Amendments*

*In The Specification:*

Please add the following before page 2, line 1:

*a1*  
--This application is a continuation of Ser. No. 08/834,240 filed April 15, 1997, now U.S. Patent No. 6,076,072, which is a continuation-in-part of Ser. No. 08/661,044 filed June 10, 1996, now U.S. Patent No. 5,987,434.--

*In the Claims:*

Please replace claim 1 with the following:

*Sub C1*  
*a2*  
1. A method of automatically preparing a communication pertaining to a financial product or a financial service for an entity, the method comprising:  
using decision criteria to automatically determine variable information for inclusion in a first variable portion of the communication;  
accessing a communication format for the communication wherein the communication format includes a second variable portion; and